

Advisory Commission disagrees with this statement. In 1997 his commission stated, "the commission began its discussions fully recognizing that any effort in humans to transfer a somatic cell nucleus into an enucleated egg involves the creation of an embryo, with the apparent potential to be implanted in utero and developed to term."

Many of the JDRF advocates that have visited Members of Congress are not to be faulted for this misinformation. They are simply sharing with you what those running JDRF's Hill advocacy program have told them. In fact, the patients and families selected to participate in the 2005 JDRF Children's Congress in Washington were required to assign a loyalty oath agreeing to support the JDRF position on these issues. The loyalty oath found on that application, which I have blown up, and I have next to me right here states, "If there is a discussion of such controversial topics as embryonic stem cell research, I will either embrace the JDRF legislative position on such topics or will not work against the JDRF position."

This statement clearly calls for applicants to be willing to embrace ethically questionable research or be willing to muzzle their personal and moral convictions. Let us have an honest debate on embryonic stem cell research and let us have an honest debate on human cloning and what it is. It is somatic cell nuclear transfer.

CONGRESS OUT OF TOUCH WITH AMERICAN PEOPLE

The SPEAKER pro tempore. Under a previous order of the House, the gentlewoman from Florida (Ms. CORRINE BROWN) is recognized for 5 minutes.

Ms. CORRINE BROWN of Florida. Mr. Speaker, to see just how out of touch the Republican Congress is with the American people, look no further than the recent CBS poll taken just last week. In the poll, it clearly says that 81 percent of the American public believes that Congress does not share their priorities. This, Mr. Speaker, is just how out of touch the Republican leadership is with the American people. They just do not get it. And today's debate is just one more example of that. Cutting public broadcasting. I cannot tell you how many dozens and dozens of my constituents have been calling me on this issue telling me and my staff emphatically that they absolutely do not want to see any cuts in public radio and TV broadcasting. But their wishes, their calls, their complaints, their desires, their priorities are falling on deaf ears.

In reality, the Labor-HHS bill that was on the floor today and will be back tomorrow shows once again how the Republican Party's outright irresponsible tax cuts for the rich have exhausted the budget. So when they say we have to cut money for things like job training, assistance for the unemployed, No Child Left Behind, commu-

nity services block grants, training programs for health professionals, the health communities access program, a program which helps serve the uninsured; as well as children's health block grants and freezing after-school centers, I say to them, on behalf of the American people, four out of five of whom do not support the Republican leadership, shame, shame, shame.

We are also spending \$1 billion a week in Iraq. That is \$4 billion a month. Yet this administration has zeroed out funding for Amtrak.

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Just 1 week of investment in Iraq would significantly improve passenger rail for the entire country for an entire year. I just want someone to explain to the American public why investing in transportation in Iraq is so much more important than investing in passenger rail right here in the United States of America.

Today right here in America we have 50 million people without health insurance. We have the highest trade deficit in the history of this country, and we have a \$477 billion Federal deficit. We have a \$375 billion shortfall in transportation funding, and we still do not know what happened to the weapons of mass destruction.

I close by posing this question: Is bankrupting this great country the top priority of this administration? I must repeat that. Is bankrupting this great country the top priority of this administration? They are certainly big on bankrupting Amtrak and doing away with passenger trains. I stand here to question the priorities of the House leadership, the priorities of the other body, and definitely to question those of the policymakers or the bean counters over in the White House.

Like 81 percent of the American public, I am growing tired and weary of the Republican majority and the priorities of this administration. I call on my colleagues to change directions, to give up privatizing Social Security, to give up selling out our health care system to the pharmaceuticals, and to listen to the American public and get in tune with their real needs.

URGING SUPPORT FOR H.R. 2892, REVERSE MORTGAGES TO HELP AMERICA'S SENIORS ACT

The SPEAKER pro tempore (Mr. MCHENRY). Under a previous order of the House, the gentleman from Pennsylvania (Mr. FITZPATRICK) is recognized for 5 minutes.

Mr. FITZPATRICK of Pennsylvania. Mr. Speaker, as we continue to discuss the best ways to strengthen retirement security for our Nation's seniors, I have looked into numerous programs to lessen the burden that our seniors face in rising health care costs, transportation, and homeownership.

As a long-time Bucks County Commissioner and now as a Member of Congress, I have received many phone

calls, many letters from seniors looking to find ways to stay in their homes and pay their bills. How many seniors do the Members know who are struggling financially because they do not have a steady income stream coming in, but are sitting on a valuable asset that is not working for them, an asset that they cannot cash in: the home that they want to stay in for their retirement?

Last week, Mr. Speaker, I introduced H.R. 2892. This legislation is bipartisan and is endorsed by AARP. It will eliminate the volume cap on the Department of Housing and Urban Development's Home Equity Conversion Mortgage, commonly referred to as the FHA-insured reverse mortgage program. A reverse mortgage is a unique loan that enables senior homeowners to remain in their homes and be financially independent by converting part of the equity in their homes into tax-free income without having to sell the home, does not require them to give up title, or to take on new mortgage payments. The funds from a reverse mortgage can be used for needs that every senior faces like health care costs, prescription drug costs, in-home care, prevention of foreclosure, paying off existing debts, home repairs, modification, or simple daily living expenses.

Reverse mortgages are aptly named because the payment stream is reversed. Instead of making monthly payments to the lender, as with a regular mortgage, the lender makes payments to the senior homeowner. This unique loan enables senior homeowners who are house rich but cash poor to convert part of their equity in their homes into tax-free income and allow the homeowner great flexibility in choosing how to receive the money. They can opt to receive a lump sum, fixed monthly payments, a line of credit, or a combination of the three. No monthly payments are required during the term of the loan, and it is paid back only when the resident sells the home, passes away, or has permanently moved out of the home.

A key part of the reverse mortgage program is mandatory counseling. To make sure that no one rushes into a mortgage that they are unprepared for, the program requires mandatory counseling prior to applying for a reverse mortgage to ensure that the homeowner has a plan to use the payments in a responsible and beneficial manner. The reverse mortgage program has been successful and popular with senior homeowners, so much so that the rapid growth in these mortgages created a near crisis this April when concerns arose that the cap was going to be reached, leading to a suspension of the program.

While the cap was raised from \$150,000 to \$250,000 in the 2005 emergency supplemental appropriation bill, this is just a temporary solution. AARP stated that the only complete removal of the volume cap, which is